

Information to identify the case:

Debtor 1	Michael Joseph Zita	Social Security number or ITIN	xxx-xx-7628
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **Northern District of Illinois**

Case number: **15-21351**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Joseph Zita
aka Michael J. Zita

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

April 30, 2018

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Michael Joseph Zita
 Debtor

Case No. 15-21351-CAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: froman
 Form ID: 3180W

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 Total Noticed: 65

Date Rcvd: Apr 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2018.

db
 23411914 +Michael Joseph Zita, 181 Herrick Road, Riverside, IL 60546-2045
 +B Bruce Incorporated, c/o Drost Gilbert, Andrew & Apicella LLC,
 800 E. Northwest Highway, #1090, Palatine, IL 60074-6580
 23411913 +B Bruce Incorporated, C/O RA Rebecca Bruce, 9052 S. Loma Avenue,
 Oak Lawn, IL 60453-1467
 23573805 +B. Bruce, Inc., c/o Drost, Gilbert, Andrew & Apicella, L,
 800 E. Northwest Highway, Suite 1090, Palatine, IL 60074-6580
 23411932 +CT Corporate System, RA for, Mortgage Electronic Registration Systems,
 208 South LaSalle Street, Suite 814, Chicago, IL 60604-1101
 23411916 +Capital Financial Bancorp, Inc., C/O RA Edward E. Reda Jr., 8501 West Higgins Suite 440,
 Chicago, IL 60631-2811
 23411915 +Capital Financial Bancorp, Inc., 1699 E. Woodfield Road, Suite 500,
 Schaumburg, IL 60173-4958
 23411920 +Central DuPage Hospital, 25 North Winfield, Winfield, IL 60190-1222
 23411923 +Codilis & Associates, 15W030 N. Frontage Road, Burr Ridge, IL 60527-6921
 23411924 +Codilis & Associates, P.C., 15W030 North Frontage Road, Suite 100,
 Burr Ridge, IL 60527-6921
 23411929 +Cook County Clerk, 69 W. Washington, Suite 500, Chicago, IL 60602-3030
 23411930 +Cook County State's Attorney, 69 W. Washington, Suite 3200, Chicago, IL 60602-3174
 23411933 +D. Patrick Mullarkey (Tax Div DOJ), P.O. Box 55, Ben Franklin Station,
 Washington, DC 20044-0055
 23411935 +Dinatale Law Offices P L, 2501 DesPlaines Avenue, Riverside, IL 60546-1521
 23411936 +Drost Gilbert Andrew, APIC, 800 E Northwest H1090, Los Angeles, CA 90074-0001
 23411937 +Enhanced Recovery Company, LLC, C/O LEXISNEXIS Document Solutions,
 801 Adlai Stevenson Drive, Springfield, IL 62703-4261
 23411939 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
 23411940 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 23411941 +Federal Emergency Management Agency, Management Agency, PO Box 10055,
 Hyattsville, MD 20782-8055
 23411942 +Health Care Recovery Solutions, 1515 190th Street, Suite 350, Gardena, CA 90248-4910
 23411943 +Healthcare Recovery Solution, 1515 W 190th Street S-35, Gardena, CA 90248-4319
 23411944 +Hoogendoorn and Talbot LLP, Anthony J. Kolt, 122 South Michigan Avenue, Suite 1220,
 Chicago, IL 60603-6263
 23411945 ++ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338,
 CHICAGO IL 60664-0338
 (address filed with court: Illinois Department of Revenue, PO Box 19035,
 Springfield, IL 62794)
 23433298 +JPMorgan Chase Bank, National Association, c/o Codilis & Associates, P.C.,
 15W030 N. Frontage Road, Suite #100, Burr Ridge, IL 60527-6921
 23411952 +Jay A. Andrew, Biebandt, & Dewald, PC, 1237 S. Arlington Heights Road,
 Arlington Heights, IL 60005-3142
 23411956 +Loyola University Health System, 2160 S First Avenue, Maywood, IL 60153-3328
 23411957 +Loyola University Medical Center, 2160 South First Avenue, Maywood, IL 60153-3328
 24266039 MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, PO Box 10826,
 Greenville, SC 29603-0826
 23411958 +Michelle Zita, 181 Herrick Road, Riverside, IL 60546-2045
 23411963 +Schaaf Window Co., Inc., C/O RA George Schaaf, 18445 Thompson Court,
 Tinley Park, IL 60477-6743
 23411964 +Schaaf Window Company, 18445 Thompson Court, Tinley Park, IL 60477-6743
 23411968 +Sprintcom, Inc., C/O RA Illinois Corporation Service, 801 Adlai Stevenson Drive,
 Springfield, IL 62703-4261
 23411970 +Trans Union LLC, 1561 E. Orangethorpe Avenue, Fullerton, CA 92831-5210
 23411971 +United States of America, c/o U.S. Attor, 219 South Dearborn Street, 5th Floor,
 Chicago, IL 60604-2029
 23411972 +W. Craig Fugate, Administrator of FEMA, 50 C Street SW, Washington, DC 20472-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23411917 +EDI: AIS.COM May 01 2018 05:03:00 Capital One, N.A. *, c/o American Infosource,
 P.O Box 54529, Oklahoma City, OK 73154-1529
 23411918 +EDI: CAPITALONE.COM May 01 2018 05:04:00 Capital One, N.A.*, 1680 Capital One Drive,
 Mc Lean, VA 22102-3407
 23411919 E-mail/Text: PBA_Legal@duvasawko.com May 01 2018 01:17:14
 Central Dupage Emergency Physician, Department 20 1098 PO Box 5940, Carol Stream, IL 60197
 23411921 +EDI: CHASE.COM May 01 2018 05:04:00 Chase *, ATTN: Bankruptcy Department,
 P.O. Box 15298, Wilmington, DE 19850-5298
 23411922 +EDI: CHASE.COM May 01 2018 05:04:00 Chase Card, 201 N. Walnut Street//De1-1027,
 Wilmington, DE 19801-2920
 23411928 +EDI: WFNNB.COM May 01 2018 05:04:00 Comenity Bank, P.O. Box 182273,
 Columbus, OH 43218-2273
 23411926 +EDI: WFNNB.COM May 01 2018 05:04:00 Comenity Bank, PO Box 182789,
 Columbus, OH 43218-2789
 23411925 +EDI: WFNNB.COM May 01 2018 05:04:00 Comenity Bank, 3100 Easton Square Place,
 Columbus, OH 43219-6232

District/off: 0752-1

User: froman
Form ID: 3180W

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Total Noticed: 65

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23411927 +EDI: WFNNB.COM May 01 2018 05:04:00 Comenity Bank, 220 W. Schrock Road, Westerville, OH 43081-2873

23411931 +E-mail/Text: lbankruptcy@cookcountytreasurer.com May 01 2018 01:15:31 Cook County Treasurer's Office, 118 North Clark Street, Room 112, Chicago, IL 60602-1590

23411938 +E-mail/Text: bknotice@ercbpo.com May 01 2018 01:15:14 Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Road, Jacksonville, FL 32256-7412

23411934 EDI: IRS.COM May 01 2018 05:04:00 Department of the Treasury, Bureau of the Fiscal Service, PO Box 1686, Birmingham, AL 35201

23411946 E-mail/Text: rev.bankruptcy@illinois.gov May 01 2018 01:14:58 Illinois Department of Revenue, Po Box 64338, Chicago, IL 60664-0338

23411953 +EDI: CHASE.COM May 01 2018 05:04:00 JPMorgan Chase Bank, N.A., 270 Park Avenue, New York, NY 10017-2014

23411954 +EDI: CHASE.COM May 01 2018 05:04:00 JPMorgan Chase*, 270 Park Avenue, New York, NY 10017-2014

23411955 +EDI: CBSKOHL.S.COM May 01 2018 05:03:00 Kohl's Credit *, N56 W17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096

23411959 EDI: PRA.COM May 01 2018 05:03:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541

23411960 EDI: PRA.COM May 01 2018 05:03:00 Portfolio Recovery Associates, Po box 12914, Norfolk, VA 23541

23798305 EDI: PRA.COM May 01 2018 05:03:00 Portfolio Recovery Associates, LLC, successor to COMENITY BANK, (CARSON'S), POB 41067, Norfolk VA 23541

23411961 +EDI: PRA.COM May 01 2018 05:03:00 Portfolio Recovery Associates, Inc, 120 Corporate Boulevard, Norfolk, VA 23502-4952

23411962 +EDI: Q3G.COM May 01 2018 05:04:00 Quantum3 Group LLC agent for, Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788

23411965 EDI: NEXTEL.COM May 01 2018 05:03:00 Sprint, 6391 Sprint Parkway, Overland Park, KS 66251

23502559 EDI: NEXTEL.COM May 01 2018 05:03:00 Sprint, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949

23411967 EDI: NEXTEL.COM May 01 2018 05:03:00 Sprint, PO Box 7949, Overland Park, KS 66207

23411966 +EDI: NEXTEL.COM May 01 2018 05:03:00 Sprint, PO Box 3827, Englewood, CO 80155-3827

23411969 +EDI: PARALONMEDCREDIT May 01 2018 05:04:00 The Outsource Group, 3 Cityplace Drive, Saint Louis, MO 63141-7089

23411969 +E-mail/Text: rcpsbankruptcy@parallon.com May 01 2018 01:17:05 The Outsource Group, 3 Cityplace Drive, Saint Louis, MO 63141-7089

23411973 +EDI: WFNNB.COM May 01 2018 05:04:00 World Financial Network Bank, PO Box 182273, Columbus, OH 43218-2273

23411974 +EDI: WFNNB.COM May 01 2018 05:04:00 World Financial Network National Bank, BK Department, P.O. Box 182125, Columbus, OH 43218-2125

23411975 +EDI: WFNNB.COM May 01 2018 05:04:00 World Financial Network National Bank, 1 Righter Parkway Suite 100, Wilmington, DE 19803-1533

23411976 +EDI: WFNNB.COM May 01 2018 05:04:00 World Financial Network National Bank, 3100 Easton Square Place, Columbus, OH 43219-6232

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23411949* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Department of Treasury, Kansas City, MO 64999)

23411950* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Federal Payment Levy Program, Stop 5050, Annex 5, PO Box 219236, Kansas City, MO 64121)

23411948* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 802503, Cincinnati, OH 45280)

23411947* Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346

23411951 ##+Jay A. Andrew, Drost, Gilbert, Andrew & Apicella, LLC, 800 East NW Highway Suite 1600, Palatine, IL 60074-6580

TOTALS: 0, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: froman
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2018 at the address(es) listed below:

Jay A Andrew on behalf of Creditor B. Bruce, Inc. jaa@dgaalaw.com, jaalaw@ymail.com
Joseph S Davidson on behalf of Debtor 1 Michael Joseph Zita jdavidson@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.com;sulaiman.igotnotices@
mail.com;bkecf_sulaiman@bkexpress.info;r46351@notify.bestcase.com;cjohnson@sulaimanlaw.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Paul M Bach on behalf of Debtor 1 Michael Joseph Zita paul@bachoffices.com,
pnbach@bachoffices.com;bachecf@gmail.com;bachlaw@stratusbk.com;bachpr57277@notify.bestcase.com
Scott T Zale on behalf of Creditor JPMorgan Chase Bank, National Association
scott.zale@il.cslegal.com
Tom Vaughn ecf@tvchl3.net, ecfchi@gmail.com

TOTAL: 6